Health Insurance Marketplace for Michigan



Presentation to the Michigan House of Representatives Health Policy Committee and House Appropriations Subcommittee on Licensing and Regulatory Affairs

July 31, 2012



Agenda

- Overview of the National Picture
- Options for Michigan
- Timeframe to Implement the MI Health Marketplace
- Cost Implications
- How MAXIMUS Can Help

Michigan Contract History

1997	Michigan ENROLLS (Enrollment Broker) contract
1998	MIChild Administrative Services (CHIP) contract
2000	DCH Beneficiary Helpline Add-on
2002	MIChild / Healthy Kids Interactive Internet Application (added at no cost to the State of Michigan)
2006	Michigan Enrollment Broker Services Rebid contract Included mihealth Card Production
2007	 Expand MIChild internet application functionality Added Plan First & MOMS Electronic signatures Enroll DCH-certified community agencies
2011	Michigan Enrollment Broker Services Rebid contract

Online enrollments and mihealth card requests (2012)

Overview of the National Picture

States Procuring Full Service HIX (technology & services)

Colorado

Nevada

DC

Alabama

Mississippi

Hawaii

States Procuring Technology for HIX

Oregon

New York

Washington

California

Maryland

Massachusetts

Minnesota

Illinois

States Procuring
Integrated
Eligibility Systems
(potential HIX)

Georgia

Tennessee

Florida

Virginia

Rhode Island

Kentucky

Indiana

Kansas

Iowa

Wyoming

Federal Procurement for FFE

Technology

Federal Hub

Procedures and TA

Plan Management

Broker Assistance

Eligibility Support Services

Already Procured

Procurement in Process

Options for Michigan

Federally Facilitated Exchange (FFE)

All
Technology
(with
interfaces to
State
eligibility
systems)

All Services

FFE Partnership Model

(Same as FFE except:)

State Option #1: Plan Management

State Option
#2: In-person
Consumer
Assistance

State Health Insurance Exchange

All Technology (except for interface with federal hub)

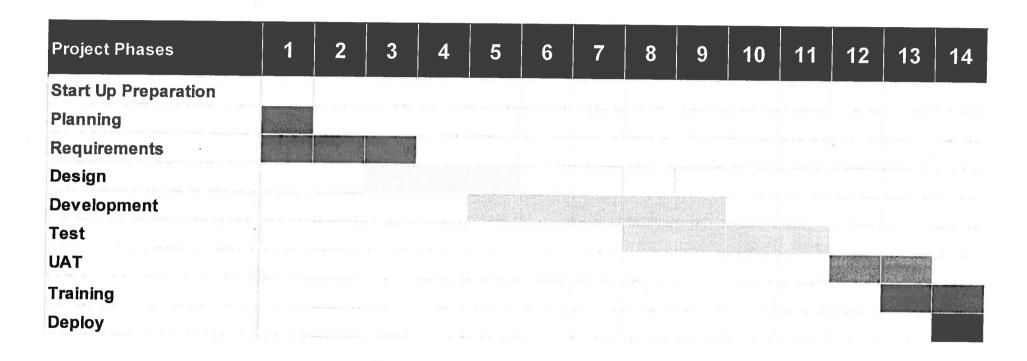
All Services

Health Insurance Marketplace Components

Life Cycle of a Case for Individuals and Small Groups

	O California								
	Self-ServiceAssisted	Eligibility	Plan Selection	Enrollment	Maintenance	Renewals			
Marketplace	Self-Service Portal	0	0	0	0	0			
	Call Center/ Mail	0	0		o o	0			
	Navigators/ Brokers	0	0	0	0	0			
	Health Plan Management								
	Business Services								
	Business Analytics								
	MAGI Based Eligibility & Data Verification								
	Financial Management								

Sample Timeline for MI Health Marketplace by Oct 2013



Month 1 – August 2012

Month 14 – September 2013

Funding Implications of Each Option

FFE

- Use 100% federal funding to support the interface between state eligibility systems and the FFE
- Decide if FFE will determine eligibility for ALL applicants or assess and refer those potentially eligible for Medicaid and CHIP

Partnership

- Same as above
- Use federal funding to develop one or both options in the partnership model

State HIX

- Use 100% federal funding to support the interface with the federal hub
- Use 100% federal funding to build the state HIX and to run the HIX for the first 12 months

Level One Establishment Funding

- Quarterly application opportunities thru11/3/14
- One year duration

Level Two Establishment Funding

- Quarterly application opportunities thru 11/3/14
- Three year duration

Cost Implications—Leveraging Existing Michigan Assets

Eligibility and Enrollment Portal Individual

Financial Management

Plan Management

Communications

SHOP Portal

- MIChild/Healthy Kids Portal
- Medicaid enrollment portal (September 2012)
- Bridges
- MiBridges

- MIChild/Medicaid premium processing
- MIChild plan selection
- Medicaid provider directory
- Medicaid quality ratings
- Medicaid and MIChild document generation
- MI ENROLLS and MIChild document processing (in and out)
- · Mail house fulfillment
- DHS EDM Platform
- FileNet content repository

Appeals/Grievances / Complaints

- First step triage for Medicaid and MIChild
- Tracking in Siebel CRM

Customer Service

- Medicaid Helpline and Siebel CRM
- MIChild Call Center
- MI ENROLLS Call Center

Education and Outreach

 Design, production and distribution of informational materials

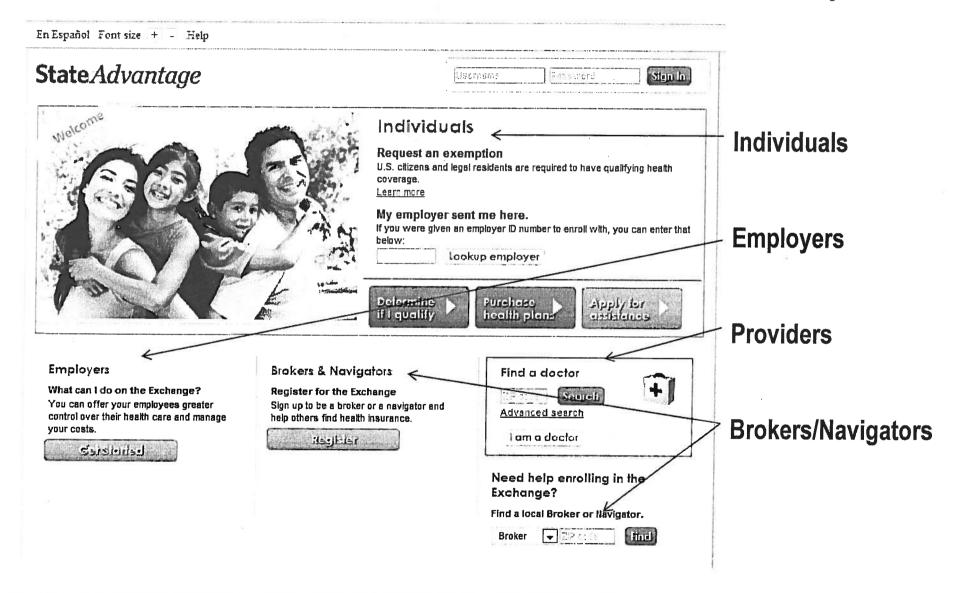
Navigator Management

- Contract with MCAAA
- Training and monitoring of Medicaid and CHIP outreach staff
- Training of application assisters

Filling Gaps in Marketplace Functionality

Eligibility and Enrollment Portal Individual		Financial Management		Plan Management		Communications		SHOP Portal	
Application Submission and Update	Plan Selection / Shopping	Exchange Accounting	Plan Assessment Fees	Certify/Recentify/ Decentify QHP	Maintain Operational Data	Reports	Outbound Notices	Employer Application	Small Employe Premium Paym Transaction
Application aformation /erification	Renewal	Premium Processing	Plan Reconciliation	Monitor Compliance	Rate Review	Inbound Mail	Outbound Text	Certification Verification	SHOP Issuer & Plan Renewal & Certification
Exception Processing	Enrollment/ Disenrollment	Individual Premium Aggregation	SHOP Premium Processing / Aggregation	Quality Rating	Risk Adjustment	Inbound Fax	Secure Email	Enrollment/ Discorollment	Renewal
ax Credit Calculator	Screening	Risk Spreading	\$	Provider Directory	SERFF Integration	Uploaded Documents	Portal Based Notifications	Exception Processing	Small Business /Employer Tools
lavigator Home age	Broker Home Page	Appeals/Grievances / Complaints		Customer Service		Mobile Accessibility		Education and Outreach	
		Recording	Classification	Automated Online Help	Navigator Assistance			Marketing	Social Media
		Processing	Tracking	Employer Assistance	Broker Assistance			Materials Development	
				Individual Assistance	Employee Assistance			Navigato	r Management
Existing Leveragea Capabili	ble			Plan / Provider Assistance	Outbound Calling			Certification	Training
National As	ssets			Case Management	Help Desk Functionality			Ongoing Management	Navigator Financia Tracking and Payment

Self-Service "Travelocity" Experience: UX2014 Compliant



Questions/Discussion

